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**SUPPLEMENTAL
INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

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Complete if Known

Application Number	09/543,938
Filing Date	04/06/2000
First Named Inventor	Dushyant Sharma
Group Art Unit	3621
Examiner Name	
Attorney Docket Number	6582

Sheet 1 of 5

U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code ² (if known)			
		US- 3,833,885	05/24/1973	Gentile, et al.	
		US- 4,277,837	07/07/1981	Stuckert	
		US- 4,315,101	02/09/1982	Atalla	
		US- 4,317,957	03/02/1982	Sendrow	
		US- 4,420,751	12/13/1983	Paganini et al.	
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		US- 4,460,960	07/17/1984	Anderson, et al.	
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GROUP 3000**FOREIGN PATENT DOCUMENTS**

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		Country Code ³ - Number ⁴ - Kind Code ⁵ (if known)				
		WO99/05628	02/04/1999	Unisys Corporation		
		WO99/07102	02/11/1999	Huntington BancShares Incorporated et al.		
		WO99/10823	03/04/1999	Citibank N.A.		
		WO99/13421	03/18/1999	Microsoft Corporation		
		WO99/15999	04/01/1999	Microsoft Corporation		
		WO99/58339	11/18/1999	Jean-Claude Sarda		
		WO00/42551	07/20/2000	The Chase Manhattan Bank		

Examiner Signature	Date Considered
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Sheet	2
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of 5

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		Number - Kind Code ³ (if known)			
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		US- 5,025,373	06/18/1991	Keyser, Jr., et al.	
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		US- 5,717,868	02/10/1998	James	
		US- 5,727,249	03/10/1998	Pollin	
		US- 5,729,693	03/17/1998	Holda-Fleck	
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Foreign Patent Documents						
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		Number - Kind Code ² (if known)			
		US- 5,787,403	07/28/1998	Randle	
		US- 5,815,665	09/29/1998	Teper, et al.	
		US- 5,832,460	11/03/1998	Bednar et al.	
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Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	1*
		Country Code ² - Number ³ - Kind Code ⁴ (if known)	000-1	2009		
Examiner Signature			Date Considered			

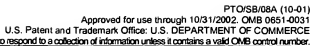
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Attorney Docket Number	6582

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		STONEMAN, B., Fitting It All Together, Banking Strategies, March/April 2000, vol. 76, No. 2, pp. 50-58.	
		HALLERMAN, D., Banks Strike Back With An E-Bill Challenge, Bank Technology News, August 1999.	
		NO AUTHOR NAME GIVEN, Non-Bank Puts E-Payments At ATMs To The Test, Bank Network News, May 1999,	

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